

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Christine Louise Hatter  
Debtor

Case No. 17-00753-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Mar 25, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2022:**

Recip ID	Recipient Name and Address
db	+ Christine Louise Hatter, 435 Matamoras Road, Halifax, PA 17032-9698
cr	+ U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
4889363	+ CBNA / Quick Lane, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
4889366	Kohl's / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
4889371	+ MidFirst Bank, 501 NW Grand Blvd., Oklahoma City, OK 73118-6037

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: USBankBKNotices@nationalbankruptcy.com	Mar 25 2022 18:33:00	U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
4889360	+ EDI: TSYS2	Mar 25 2022 22:43:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5237493	+ EDI: LCIBAYLN	Mar 25 2022 22:43:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
5237494	+ EDI: LCIBAYLN	Mar 25 2022 22:43:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
4889361	EDI: CAPITALONE.COM	Mar 25 2022 22:43:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
4889362	+ EDI: CITICORP.COM	Mar 25 2022 22:43:00	CBNA / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
5185577	+ EDI: AIS.COM	Mar 25 2022 22:43:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901
5185576	+ EDI: AIS.COM	Mar 25 2022 22:43:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
4938651	Email/PDF: bncnotices@becket-lee.com	Mar 25 2022 18:39:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5366812	+ EDI: LCIBAYLN	Mar 25 2022 22:43:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
5366811	+ EDI: LCIBAYLN	Mar 25 2022 22:43:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL

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			33146-1873
4889365	+ EDI: IRS.COM	Mar 25 2022 22:43:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
4889364	EDI: JPMORGANCHASE	Mar 25 2022 22:43:00	Chase Card, PO Box 15298, Wilmington, DE 19850
4927638	+ EDI: MID8.COM	Mar 25 2022 22:43:00	MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC. as agent, for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4889367	+ Email/Text: unger@members1st.org	Mar 25 2022 18:33:00	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4943845	EDI: PRA.COM	Mar 25 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4889372	+ EDI: RMSC.COM	Mar 25 2022 22:43:00	Synchrony Bank / Dick's Sporting, PO Box 965005, Orlando, FL 32896-5005
4889373	+ EDI: RMSC.COM	Mar 25 2022 22:43:00	Synchrony Bank / Old Navy, PO Box 965005, Orlando, FL 32896-5005
4889374	+ EDI: RMSC.COM	Mar 25 2022 22:43:00	Synchrony Bank / TJMaxx, PO Box 965005, Orlando, FL 32896-5005
4907718	+ Email/Text: bncmail@w-legal.com	Mar 25 2022 18:33:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4889375	+ EDI: WTRRN BANK.COM	Mar 25 2022 22:43:00	TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673
4912004	EDI: USBANKARS.COM	Mar 25 2022 22:43:00	U.S. Bank National Association, c/o U.S. Bank Home Mortgage, a division of U.S. Bank National Assoc., 4801 Frederica Street, Owensboro, Kentucky 42301
4889376	+ EDI: USBANKARS.COM	Mar 25 2022 22:43:00	US Bank Home Mortgage, 4801 Frederica Street, Owensboro, KY 42301-7441
4943830	EDI: CAPITALONE.COM	Mar 25 2022 22:43:00	WORLD'S FOREMOST BANK-CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
4889377	+ EDI: CAPITALONE.COM	Mar 25 2022 22:43:00	Worlds Foremost Bank, 4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
4889368	*+	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4889369	*+	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4889370	*+	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 27, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2022 at the address(es) listed below:**

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Allen Prostko	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION pamb@fedphe.com
Jerome B Blank	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION pamb@fedphe.com
Jerome B Blank	on behalf of Creditor Bayview Loan Servicing LLC pamb@fedphe.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Christine Louise Hatter pmurphy@dplglaw.com kgreene@dplglaw.com
Rebecca Ann Solarz	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor COMMUNITY LOAN SERVICING LLC tomysong0@gmail.com
Thomas Song	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1

**Christine Louise Hatter**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8334

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-00753-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christine Louise Hatter

3/25/22**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**